

Certificate of Notice Page 1 of 5
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Jaynee Alexis Davis
 Debtor

Case No. 20-10767-amc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Keith
 Form ID: 309I

Page 1 of 3
 Total Noticed: 48

Date Rcvd: Apr 09, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 11, 2020.

db
 14464316 +Jaynee Alexis Davis, 246 MacDonald Avenue, Wyncote, PA 19095-2403
 14490707 +Berkheimer Tax Administrator, POB 25152, Lehigh Valley, PA 18002-5152
 Berkheimer, Agent Cheltenham twp/SD, c/o David R. Gordon, Esq., 1883 Jory Road,
 Pen Argyl, PA 18072
 14463887 +Central Credit Services, LLC, 9550 Regency Square Blvd, Suite 500 A,
 Jacksonville, FL 32225-8169
 14463888 +Chase Bank, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
 14464320 +Cheltenham Township, 484 Norristown Road, Suite 100, Blue Bell, PA 19422-2354
 14463889 +Credit Acceptance, 25505 West 12 Mile Road, Suite 3000, Southfield, MI 48034-8331
 14464324 +Daniel Santucci, Esquire, 1 International Plaza, 5th Floor, Philadelphia, PA 19113-1510
 14463892 +Dsnb Bloomingdales, Attn: Recovery 'Bk', Po Box 9111, Mason, OH 45040
 14463894 +FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
 14464329 +Frederic I. Weinberg, Esquire, 375 E. Elm Street, Suite 210, Conshohocken, PA 19428-1973
 14464330 +Hayt, Hayt & Landau, LLC, Two Industrial Way West, Eatontown, NJ 07724-2279
 14480564 +Michele Perez Capilato, Esquire, Law Offices of Michele Perez Capilato,
 500 Office Center Drive, Suite 400, Fort Washington, PA 19034-3234
 14484936 +Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
 14463896 +Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine Ste 100, San Diego, CA 92108-3007
 14463897 +Midland Funding, Attn: Bankruptcy, 350 Camino De La Reine Ste 100,
 San Diego, CA 92108-3007
 14463898 +Philadelphia FCU, Attn: Bankruptcy, 12800 Townsend Rd, Philadelphia, PA 19154-1095
 14463903 +Sunrise Credit Services, Inc., Attn: Bankruptcy, 260 Airport Plaza,
 Farmingdale, NY 11735-4021
 14463906 +The Money Source Inc., 500 South Broad Street, Suite 100A, Meriden, CT 06450-6755
 14491615 +The Money Source Inc., 500 South Broad Street Suite 100A, Meriden, Connecticut 06450-6755
 14464344 +Waypoint Resource Group, 301 Sundance Parkway, Round Rock, TX 78681-8004
 14464345 +Waypoint Resource Group, POB 8588, Round Rock, TX 78683-8588

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: perezcapilatolaw@yahoo.com Apr 10 2020 04:49:28 MICHELE PEREZ CAPILATO,
 Law Office of Michele Perez Capilato, 500 Office Center Drive, Suite 400,
 Fort Washington, PA 19034
 tr +E-mail/Text: bncnotice@phl3trustee.com Apr 10 2020 04:51:49 WILLIAM C. MILLER, Esq.,
 Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229
 smg E-mail/Text: megan.harper@phila.gov Apr 10 2020 04:51:24 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 10 2020 04:50:27
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 10 2020 04:50:58 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpreion03.ph.ecf@usdoj.gov Apr 10 2020 04:50:38 United States Trustee,
 Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
 14464313 +EDI: TSYS2.COM Apr 10 2020 08:13:00 Barclay's Bank Delaware, 125 S West Street,
 Wilmington, DE 19801-5014
 14463884 +EDI: TSYS2.COM Apr 10 2020 08:13:00 Barclays Bank Delaware, Attn: Bankruptcy,
 Po Box 8801, Wilmington, DE 19899-8801
 14463885 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Apr 10 2020 04:50:59
 Bayview Financial Loan, Attn: Bankruptcy Dept, 4425 Ponce De Leon Blvd. 5th Floor,
 Coral Gables, FL 33146-1873
 14464321 E-mail/Text: megan.harper@phila.gov Apr 10 2020 04:51:24 City of Philadelphia,
 Law Department - Gas Service, 1515 Arch Street, 14th Floor, Philadelphia, PA 19107
 14463886 +EDI: CAPITALONE.COM Apr 10 2020 08:13:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 14469100 +EDI: AIS.COM Apr 10 2020 08:13:00 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave,
 Oklahoma City, OK 73118-7901
 14463890 +EDI: CCS.COM Apr 10 2020 08:13:00 Credit Collection Services, Attn: Bankruptcy,
 725 Canton St, Norwood, MA 02062-2679
 14463891 +E-mail/Text: electronicbkydocs@nelnet.net Apr 10 2020 04:50:42
 Department of Education/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
 14463893 E-mail/Text: operationsclerk@easypayfinance.com Apr 10 2020 04:49:38
 Easy Pay/Duvera Collections, Attn: Bankruptcy, Po Box 2549, Carlsbad, CA 92018
 14463895 EDI: IRS.COM Apr 10 2020 08:13:00 Internal Revenue Service, POB 7346,
 Philadelphia, PA 19101-7346
 14464334 +EDI: MID8.COM Apr 10 2020 08:13:00 Midland Funding, 2365 Northside Drive, Ste30,
 San Diego, CA 92108-2709
 14474777 +EDI: MID8.COM Apr 10 2020 08:13:00 Midland Funding LLC, PO Box 2011,
 Warren, MI 48090-2011
 14463899 E-mail/Text: info@plazaservicesllc.com Apr 10 2020 04:49:42 Plaza Services, LLC,
 Attn: Bankruptcy, 110 Hammond Dr, Suite 110, Atlanta, GA 30328
 14463900 EDI: PRA.COM Apr 10 2020 08:13:00 Portfolio Recovery, Attn: Bankruptcy,
 120 Corporate Blvd, Norfolk, VA 23502

District/off: 0313-2

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14483789 EDI: PRA.COM Apr 10 2020 08:13:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14474383 EDI: Q3G.COM Apr 10 2020 08:13:00 Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
14463901 +E-mail/Text: jennifer.chacon@spservicing.com Apr 10 2020 04:51:59 Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
14463902 +EDI: SWCR.COM Apr 10 2020 08:13:00 Southwest Credit Systems, 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958
14463904 +EDI: RMSC.COM Apr 10 2020 08:13:00 Synch/Lord & Taylor, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14463905 +EDI: RMSC.COM Apr 10 2020 08:13:00 Synchrony Bank, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 26

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14464314* +Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
14464315* +Bayview Financial Loan, Attn: Bankruptcy Dept, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, FL 33146-1873
14464317* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14464318* +Central Credit Services, LLC, 9550 Regency Square Blvd, Suite 500 A, Jacksonville, FL 32225-8169
14464319* +Chase Bank, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14464322* +Credit Acceptance, 25505 West 12 Mile Road, Suite 3000, Southfield, MI 48034-8331
14464323* +Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
14464325* +Department of Education/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
14464326* +Dsnb Bloomington, Attn: Recovery 'Bk', Po Box 9111, Mason, OH 45040
14464327* ++EASYPAY FINANCE, PO BOX 2549, CARLSBAD CA 92018-2549
(address filed with court: Easy Pay/Duvera Collections, Attn: Bankruptcy, Po Box 2549, Carlsbad, CA 92018)
14464328* +FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
14464331* Internal Revenue Service, POB 7346, Philadelphia, PA 19101-7346
14464332* +Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine Ste 100, San Diego, CA 92108-3007
14464333* +Midland Funding, Attn: Bankruptcy, 350 Camino De La Reine Ste 100, San Diego, CA 92108-3007
14464336* ++PLAZA SERVICES LLC, ATTN MANNY WILLIAMS, 110 HAMMOND DRIVE, SUITE 110, ATLANTA GA 30328-4806
(address filed with court: Plaza Services, LLC, Attn: Bankruptcy, 110 Hammond Dr, Suite 110, Atlanta, GA 30328)
14464337* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502)
14464335* +Philadelphia FCU, Attn: Bankruptcy, 12800 Townsend Rd, Philadelphia, PA 19154-1095
14464338* +Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
14464339* +Southwest Credit Systems, 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958
14464340* +Sunrise Credit Services, Inc., Attn: Bankruptcy, 260 Airport Plaza, Farmingdale, NY 11735-4021
14464341* +Synch/Lord & Taylor, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14464342* +Synchrony Bank, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14464343* +The Money Source Inc., 500 South Broad Street, Suite 100A, Meriden, CT 06450-6755

TOTALS: 0, * 23, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 11, 2020

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: Keith
Form ID: 309I

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Total Noticed: 48

Date Rcvd: Apr 09, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 9, 2020 at the address(es) listed below:

MICHELE PEREZ CAPILATO on behalf of Debtor Jaynee Alexis Davis perezcapilatolaw@yahoo.com,
michelecapilatolaw@gmail.com;capilatomr81063@notify.bestcase.com;capilatolaw.assistant@gmail.com
REBECCA ANN SOLARZ on behalf of Creditor ONYX BAY TRUST bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 4

Information to identify the case:			
Debtor 1	Jayne Alexis Davis		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	Eastern District of Pennsylvania		
Case number:	20-10767-amc		
Social Security number or ITIN		xxx-xx-2359	
EIN		--_-----	
Social Security number or ITIN		-----	
EIN		--_-----	
Date case filed for chapter		13 2/6/20	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Jayne Alexis Davis	
2. All other names used in the last 8 years	fka Jaynee A Reeves, fka Jaynee Reeves Baptiste	
3. Address	246 MacDonald Avenue Wyncote, PA 19095	
4. Debtor's attorney Name and address	MICHELE PEREZ CAPILATO Law Office of Michele Perez Capilato 500 Office Center Drive Suite 400 Fort Washington, PA 19034	Contact phone (267) 513-1777 Email: perezcapilatolaw@yahoo.com
5. Bankruptcy trustee Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M.; Reading Office --- 8:00 A.M. to 4:30 P.M. Contact phone (215)408-2800 Date: 4/9/20
** AMENDED MEETING NOTICE DUE TO CHANGE IN LOCATION **		

For more information, see page 2

Case number **20-10767-amc**

7. Meeting of creditors	Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	May 6, 2020 at 11:00 AM	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: The Mtg of Creditors will be conducted, via telephonic conference. All interested parties shall contact the Trustee, for connection details
8. Deadlines	The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 7/5/20	
		You must file:		
		• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or		
		• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).		
		Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 4/16/20	
		Deadline for governmental units to file a proof of claim:	Filing deadline: 8/4/20	
<hr/>				
	Deadlines for filing proof of claim:			
	A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office.			
	If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.			
	Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.			
<hr/>				
	Deadline to object to exemptions:		Filing deadline:	30 days after the conclusion of the meeting of creditors
	The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.			
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$200.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 5/19/20 at 10:00 AM , Location: Courtroom #4, 900 Market Street, Philadelphia, PA 19107			
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.			
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.			
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.			
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.			